



Escrow Rate Filing

This form must be submitted with all filings, including those filings to withdraw or change rates in previously "approved" filings.

Company / Agency Name:

Placer Title Company

Address:

5814 Lonetree Blvd.

City:

Rocklin

State:

CA

Zip Code:

95765

Type of filing:

☐ New Rate Schedule☒ Change of existing approved rates☐ Withdrawal of rate filing

Date this filing will go into effect:

7/27/2011

Identify rate classifications involved in this filing:

Estimate the percentage of present Arizona market share of escrow business:

%

Required information – to be included with each filing.

☒ Cover letter with an explanation of the change.☒ Certification form, notarized with the effective date – 15 day waiting period☒ Justification – check items☐ Financial Statement☐ Comparison of Rates☐ Statistics – Income & Expenses☐ Experience of filing – other agents☒ Other see descriptions on rate sheet☐ Duplicate copy of cover letter, certified form and self-addressed stamped envelope.

Filing Authorization Certification

State of CaliforniaCounty of Placer } SSJill Colter

Name of Filer

being duly sworn, deposes and certifies that he/she has

been authorized by

Pat Laffin

Name of Company Officer

a company officer of

Placer Title

Name of Company

Company

to make this filing on behalf of the company.

2-12-11

ANITA A. BLASER
COMM. # 1844157
NOTARY PUBLIC - CALIFORNIA
PLACER COUNTY
COMM. EXPIRES APRIL 11, 2013

Signature of Filer

Compliance Dept.

Title of Filer

1-848-958-8060 x292

Telephone # (include 1-800 # and extension)

Subscribed and sworn to before me this

12th

day of

July20 114-11-2013

My Commission Expires

Notary Public Signature

For Department Analyst use only

Date Received

7/13/11

Effective Date

7/27/11

Action Taken

☒ Approve☐ Withdraw☐ Hearing☐ Other☐ Additional time – Request \$☐ Additional Information – Correspondence

Analyst

Mike McShane

Date

7/25/11



National Lender Services Division Arizona Rates

Placer Title Company's National Lender Services Division is a centralized title and closing operations center primarily for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Services Division performs escrows for property in Arizona as well as other states. Each lender customer has its own distinct service requirements, which oblige the National Lender Services Division to offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.

Secured Disbursements Only sub-escrow \$150

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow. Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

Standard sub escrow \$250

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

Standard Full Escrow \$400

All facets of escrow performed including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit and disbursement.

Arizona Bundled Escrow \$525

Standard Full Escrow services, notarial signing and coordination service (one set of docs at one location only), and curative work.

Full Escrow Bundled with Courier Services \$570

Standard Full Escrow services, notarial signing and coordination service (one set of docs at one location only), curative work, and courier services.

Notarial Signing and Coordination Service with e/docs \$150

Fee for notarial signing and coordination service including printing of electronically transmitted loan package.

Notarial Signing and Coordination Service without e/docs \$125

Fee for notarial signing and coordination service when loan package is provided by the lender.

Extra Work Charge \$75 per hour

Charge for additional labor not already included in the quoted escrow fee. Minimum charge 1 hour.

Full Service Subordination \$175

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

Courier Coordination Services \$45

This includes all local and overnight delivery services.

Lenders' Services Volume Pricing

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements. In no event will the rate set by this section exceed \$450 per transaction.

Premier Reverse Closings Division Arizona Rates

Placer Title Company's Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for institutional lenders doing reverse mortgage lending.

Full Escrow Reverse Mortgage Bundled: \$800

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services and notarial coordination and signing services are included.

Reverse Mortgage Limited Full Escrow \$625

Service is associated with reverse mortgage full escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, personal interviews with borrowers, and disburses funds. All delivery services are included.

Lenders' Services Volume Pricing

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements. In no event will the rate set by this section exceed \$775 per transaction.

Sale, All Cash, REO, and Short Sale Escrow Division Arizona Rates

Sale Escrow Rates:

For improved one to four unit residential sale transactions, the fee shall be as set forth below. The fee includes all basic escrow services in conjunction with an improved residential sale transaction including wire transfers, local messenger services, preparation of up to three documents above the basic escrow documents, electronic document download, issuance of all checks except those to pay off debt not secured by the subject real property and loan tie-in fee. The fee does not include notary fees, third party fees, including outside signing services or overnight mail fees. If the sale escrow involves more than one loan, the fees listed shall be increased by \$150 for an additional loan and \$100 for each loan above two.

Sales Price Up To

\$50,000	435
\$60,000	455
\$70,000	481
\$80,000	500
\$90,000	527
\$100,000	562
\$110,000	581
\$120,000	591
\$130,000	620
\$140,000	640
\$150,000	659
\$160,000	679
\$170,000	698
\$180,000	718
\$190,000	728
\$200,000	757
\$210,000	776
\$220,000	787
\$230,000	806
\$240,000	826
\$250,000	845

- For every \$10,000 or fraction thereof above \$250,000 add \$12.00 up to \$500,000
- For every \$10,000 or fraction thereof above \$500,000, add \$10.00 up to \$750,000
- For every \$10,000 or fraction thereof above \$750,000, add \$7.50 up to \$1,000,000
- For every \$10,000 or fraction thereof above \$1,000,000 add \$5.00 up to a maximum escrow fee of \$2,500.

All Cash Escrow Rates:

For improved one to four unit residential sale transactions where no new loan is involved, the fee shall be as set forth below. The fee includes all basic escrow services in conjunction with an improved residential sale transaction including wire transfers, local messenger services, preparation of up to three documents above the basic escrow documents, electronic document download, issuance of all checks except those to pay off debt not secured by the subject real property. The fee does not include notary fees, third party fees, including outside signing services or overnight mail fees.

Sales Price Up To

\$0-\$50,000	\$425.00
\$50,001-\$60,000	\$425.00
\$60,001-\$70,000	\$450.00
\$70,001-\$80,000	\$450.00
\$80,001-\$90,000	\$475.00
\$90,001-\$100,000	\$500.00
\$100,001-\$110,000	\$525.00
\$110,001-\$120,000	\$525.00
\$120,001-\$130,000	\$575.00
\$130,001-\$140,000	\$575.00
\$140,001-\$150,000	\$600.00
\$150,001-\$160,000	\$600.00
\$160,001-\$170,000	\$650.00
\$170,001-\$180,000	\$650.00
\$180,001-\$190,000	\$650.00
\$190,001-\$200,000	\$700.00
\$200,001-\$210,000	\$700.00
\$210,001-\$220,000	\$725.00
\$220,001-\$230,000	\$750.00
\$230,001-\$240,000	\$750.00
\$240,001-\$250,000	\$775.00
\$250,001-\$260,000	\$800.00
\$260,001-\$270,000	\$800.00
\$270,001-\$280,000	\$800.00
\$280,001-\$290,000	\$825.00
\$290,001-\$300,000	\$825.00
\$300,001-\$310,000	\$850.00
\$310,001-\$320,000	\$875.00
\$320,001-\$330,000	\$875.00

\$330,001-\$340,000	\$875.00
\$340,001-\$350,000	\$875.00
\$350,001-\$360,000	\$925.00
\$360,001-\$370,000	\$925.00
\$370,001-\$380,000	\$925.00
\$380,001-\$390,000	\$950.00
\$390,001-\$400,000	\$975.00
\$400,001-\$410,000	\$975.00
\$410,001-\$420,000	\$975.00
\$420,001-\$430,000	\$975.00
\$430,001-\$440,000	\$975.00
\$440,001-\$450,000	\$1,025.00
\$450,001-\$460,000	\$1,025.00
\$460,001-\$470,000	\$1,025.00
\$470,001-\$480,000	\$1,050.00
\$480,001-\$490,000	\$1,050.00
\$490,001-\$500,000	\$1,050.00
\$500,001-\$510,000	\$1,075.00
\$510,001-\$520,000	\$1,075.00
\$520,001-\$530,000	\$1,100.00
\$530,001-\$540,000	\$1,100.00
\$540,001-\$550,000	\$1,100.00
\$550,001-\$560,000	\$1,150.00
\$560,001-\$570,000	\$1,150.00
\$570,001-\$580,000	\$1,150.00
\$580,001-\$590,000	\$1,150.00
\$590,001-\$600,000	\$1,150.00
\$600,001-\$610,000	\$1,200.00
\$610,001-\$620,000	\$1,200.00
\$620,001-\$630,000	\$1,200.00
\$630,001-\$640,000	\$1,200.00
\$640,001-\$650,000	\$1,200.00
\$650,001-\$660,000	\$1,250.00
\$660,001-\$670,000	\$1,250.00
\$670,001-\$680,000	\$1,250.00
\$680,001-\$690,000	\$1,250.00
\$690,000-\$700,000	\$1,250.00

\$700,001-\$710,000	\$1,300.00
\$710,001-\$720,000	\$1,300.00
\$720,001-\$730,000	\$1,300.00
\$730,001-\$740,000	\$1,300.00
\$740,001-\$750,000	\$1,300.00
\$750,001-\$760,000	\$1,350.00
\$760,001-\$770,000	\$1,350.00
\$770,001-\$780,000	\$1,350.00
\$780,001-\$790,000	\$1,350.00
\$790,001-\$800,000	\$1,350.00
\$800,001-\$810,000	\$1,350.00
\$810,001-\$820,000	\$1,350.00
\$820,001-\$830,000	\$1,400.00
\$830,001-\$840,000	\$1,400.00
\$840,001-\$850,000	\$1,400.00
\$850,001-\$860,000	\$1,400.00
\$860,001-\$870,000	\$1,400.00
\$870,001-\$880,000	\$1,400.00
\$880,001-\$890,000	\$1,450.00
\$890,001-\$900,000	\$1,450.00
\$900,001-\$910,000	\$1,450.00
\$910,001-\$920,000	\$1,450.00
\$920,001-\$930,000	\$1,450.00
\$930,001-\$940,000	\$1,450.00
\$940,001-\$950,000	\$1,450.00
\$950,001-\$960,000	\$1,500.00
\$960,001-\$970,000	\$1,500.00
\$970,001-\$980,000	\$1,500.00
\$980,001-\$990,000	\$1,500.00
\$990,001-\$1,000,000	\$1,500.00

REO Escrow Rates:

Rates for *REO Escrows* are \$500 plus the Sale Escrow Fee or All Cash Escrow Fee, whichever is applicable (see tables above).

Short Sale Escrow Rates:

Rates for *Short Sale Escrows* are \$500 plus the Sale Escrow Fee or All Cash Escrow Fee, whichever is applicable (see tables above).

Extra Work Charge \$75 per hour

Charge for additional labor not already included in the quoted escrow fee. Minimum charge 1 hour.

Courier Coordination Services \$20 per parcel

This includes all overnight delivery services.